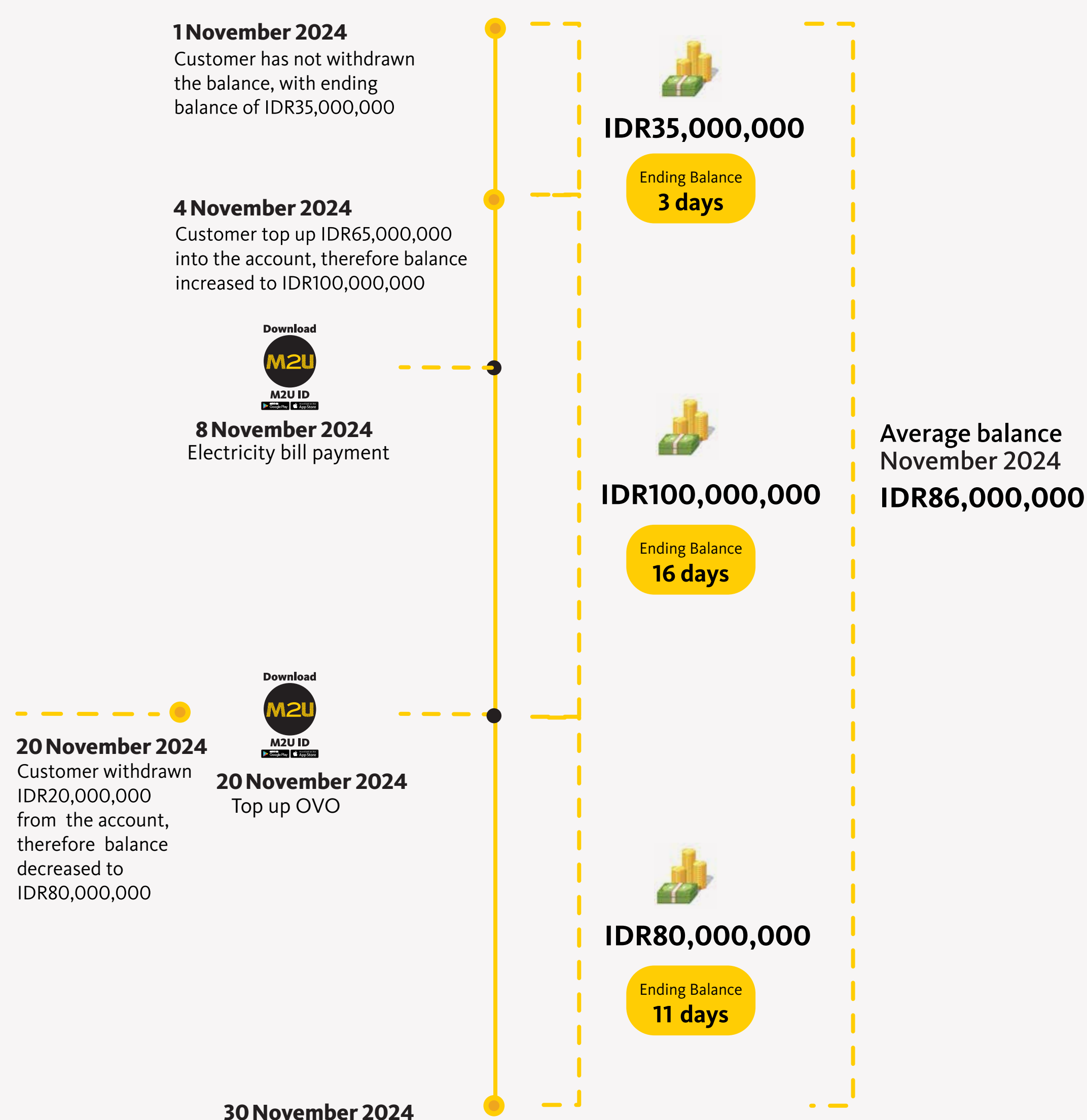


## Not Eligible - doesn't meet the requirements for financial transactions 3x on the following month

Maybank MAKSI iB Savings Account average balance illustration.

Baseline used of average balance on Maybank MAKSI iB Savings Account (August 2024) IDR30,000,000

Average balance on Maybank MAKSI iB Savings Account (November 2024) IDR86,000,000



### Detail on Average Balance Calculation in November 2024

#### > Average balance calculation on Maybank MAKSI iB Savings Account

Average Balance =

$$\frac{\sum (\text{ending balance} \times \text{number of days of deposit})}{\text{number of days on following month}}$$

$$\frac{(\text{IDR}35,000,000 \times 3 \text{ days}) + (\text{IDR}100,000,000 \times 16 \text{ days}) + (\text{IDR}80,000,000 \times 11 \text{ days})}{30 \text{ days}} = \text{IDR}86,000,000$$

#### > Illustration of calculation average TRB (Portfolio)

Maybank iB Savings Account Product	Average balance		Average balance growth
	August 2024	November 2024	
MAKSI iB	IDR30,000,000	IDR86,000,000	IDR56,000,000
TabunganKu iB	IDR8,000,000	IDR10,000,000	IDR2,000,000
<b>Average balance</b>	<b>IDR38,000,000</b>	<b>IDR96,000,000</b>	<b>IDR58,000,000</b>

Average TRB =  $\sum$  average balance of all accounts held by Customer

#### > Eligibility review

- There's an average balance growth in Maybank MAKSI iB Savings Account min IDR10,000,000

Baseline month average balance (August 2024) : IDR30,000,000  
 Following month average balance (November 2024): IDR86,000,000  
 Block program starting November 2024 : 0

Average balance growth =

following month average balance

baseline month average balance

block program starting November 2024

IDR86,000,000

IDR30,000,000

0

= IDR56,000,000

- Financial transactions 3x on following month via M2U ID App

Bill payment : 8 November 2024  
 Top up e-wallet : 20 November 2024

- There's an average TRB (Portfolio) growth min. IDR10,000,000

Baseline month Average TRB (August 2024) : IDR38,000,000  
 Following month Average TRB (November 2024) : IDR96,000,000

Average balance growth =

following month average TRB

baseline month average TRB

IDR96,000,000

IDR38,000,000

= IDR58,000,000



**Not eligible to get the Extra Return**

Doesn't meet the requirements for financial transactions 3x on the following month.